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ATTORNEYS FOR TD AUTO FINANCE LLC F/K/A CHRYSLER FINANCIAL SERVICES AMERICAS LLC

UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF TEXAS

In Re: JOHN & HILDA SHIRLEY § Case No. 13-50718-A998-7
 §
 § Chapter 7

REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

1. Creditor's Name: TD Auto Finance LLC f/k/a Chrysler Financial Services Americas LLC
2. Amount of the debt subject to this reaffirmation agreement:
\$14,370.75 on the date of bankruptcy \$14,383.38 to be paid under reaffirmation agreement
3. Annual percentage rate of interest: 4.59% prior to bankruptcy
4.59% under reaffirmation agreement (☒ Fixed Rate ☐ Adjustable Rate)
4. Repayment terms (if fixed rate): \$335.64 due April 6, 2013;
\$355.41 per month for 43 months beginning May 6, 2013
5. Collateral, if any, securing the debt: Current market value: \$9,300.00
 Description: 2008 Chrysler Town & Country VIN: 2A8HR44H48R623955
6. Does the creditor assert that the debt is nondischargeable? ☐ Yes ☒ No
 (If yes, attach a declaration setting forth the nature of the debt and basis for the contention that the debt is nondischargeable.)

Debtor's Schedule I and J Entries

Debtor's Income and Expenses
 as Stated on Reaffirmation Agreement

7A. Total monthly income from Schedule I, line 16	\$ <u>4,212.05</u>	7B. Monthly income from all sources after payroll deductions	\$ <u>4,212.05</u>
8A. Total monthly expenses from Schedule J, line 18	\$ <u>4,134.00</u>	8B. Monthly expenses	\$ <u>4,134.00</u>
9A. Total monthly payments on reaffirmed debts not listed on Schedule J	\$ <u>0</u>	9B. Total monthly payments on reaffirmed debts not included in monthly expenses	\$ <u>0</u>
		10B. Net monthly income (Subtract sum of lines 8B and 9B from line 7B. If total is less than zero, put the number in brackets.)	\$ <u>78.05</u>

11. Explain with specificity any difference between the income amounts (7A and 7B):

12. Explain with specificity any difference between the expense amounts (8A and 8B):

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Signature of Debtor (only required if line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only required if line 11 or 12 is completed)

Other Information

☐ Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt: _____

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

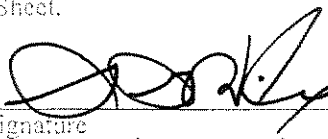
☒ Yes ☐ No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

☒ Yes ☐ No

FILER'S CERTIFICATION

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.


Signature

Stephen Wilcox, Attorney for TDAF
Print/Type Name & Signer's Relation to Case

Stephen G. Wilcox
 State Bar Number 21454300
 Pamela Arnold Bassel
 State Bar Number 01344800
 BASSEL & WILCOX, P.L.L.C.
 P.O. Box 11509
 Fort Worth, Texas 76110-0509
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ATTORNEYS FOR TD AUTO FINANCE LLC F/K/A CHRYSLER FINANCIAL SERVICES AMERICAS LLC

☐ Q Presumption of Undue Hardship
☒ No Presumption of Undue Hardship
 (Check box as directed in Part D: Debtor's
 Statement in Support of Reaffirmation
 Agreement.)

UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF TEXAS

In Re: JOHN & HILDA SHIRLEY

§ Case No. 13-50718-A998-7

§ Account No. ending in 2087

REAFFIRMATION AGREEMENT

[Indicate all documents included in this filing by checking each applicable box]

- | | |
|--|---|
| <input checked="" type="checkbox"/> Part A: Disclosures, Instructions, and
Notice to Debtor (Pages 1 - 5) | <i>[File Part E only if debtor was not
represented by an attorney during the
course of negotiating this agreement.]</i> |
| <input checked="" type="checkbox"/> Part B: Reaffirmation Agreement | |
| <input checked="" type="checkbox"/> Part C: Certification by Debtor's
Attorney | <input type="checkbox"/> Part E: Motion for Court Approval |
| <input checked="" type="checkbox"/> Part D: Debtor's Statement of Support
of Reaffirmation Agreement | <input type="checkbox"/> Proposed Order On Reaffirmation |

Name of Creditor: TD Auto Finance LLC F/k/a Chrysler Financial Services Americas LLC
☐ *[Check this box if]* Creditor is a Credit Union as defined in § 19(b)(1)(a)(iv) of the
 Federal Reserve Act

PART A: DISCLOSURE STATEMENT, INSTRUCTIONS AND NOTICE TO DEBTOR

1. DISCLOSURE STATEMENT

Date of Disclosure: March 27, 2013

Before Agreeing to Reaffirm a Debt, Review These Important Disclosures:

SUMMARY OF REAFFIRMATION AGREEMENT

This Summary is made pursuant to the requirements of the Bankruptcy Code.

AMOUNT REAFFIRMED

The amount of debt you have agreed to reaffirm: \$14,383.38

*The amount of debt you have agreed to reaffirm includes all fees and costs (if any) that have accrued as of
 the date of this disclosure. Your credit agreement may obligate you to pay additional amounts which may
 come due after the date of this disclosure. Consult your credit agreement.*

ANNUAL PERCENTAGE RATE

If the debt is an extension of credit other than under an open end credit plan, the creditor may disclose the annual percentage rate shown in (i) below, or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.

(i) The Annual Percentage Rate under §128(a)(4) of the Truth in Lending Act, as disclosed to the debtor in the most recent disclosure statement given to the debtor prior to entering into the reaffirmation agreement with respect to the debt or, if no such disclosure statement was given to the debtor, the annual percentage rate as it would have been so disclosed: 4.59%.

--- And/Or ---

(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor: 4.59%. If different simple interest rates apply to different balances included in the amount reaffirmed, the amount of each balance and the rate applicable to it are: N/A

If the reaffirmed debt is secured by a security interest or lien, which has not been waived or determined to be void by a final order of the court, the following items or types of items of the debtor's goods or property remain subject to such security interest or lien in connection with the debt or debts being reaffirmed in the reaffirmation agreement described in Part B.

<u>Item or Type of Item</u>	<u>Original Purchase Price or Original Amount of Loan</u>
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Motor Vehicle Make/Model/Year: <u>2003 Chrysler Town & Country</u>	<u>\$19,828.63</u>
Vehicle Identification Number <u>2A811R44H48R623955</u>	

Optional---At the election of the creditor, a repayment schedule using one or a combination of the following may be provided:

Repayment Schedule: Creditor elects not to provide a repayment schedule.

2. INSTRUCTIONS AND NOTICE TO DEBTOR

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps are not completed, the reaffirmation agreement is not effective, even though you have signed it.

1. Read the disclosures in this Part A carefully. Consider the decision to reaffirm carefully. Then, if you want to reaffirm, sign the reaffirmation agreement in Part B (or you may use a separate agreement you and your creditor agree on).

2. Complete and sign Part D and be sure you can afford to make the payments you are agreeing to make and have received a copy of the disclosure statement and a completed and signed reaffirmation agreement.

3. If you were represented by an attorney during the negotiation of your reaffirmation agreement, the attorney must have signed the certification in Part C.

4. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, you must have completed and signed Part E.

5. The original of this disclosure must be filed with the court by you or your creditor. If a separate reaffirmation agreement (other than the one in Part B) has been signed, it must be attached.

6. If the creditor is not a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court unless the reaffirmation is presumed to be an undue hardship as explained in Part D. If the creditor is a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court.

7. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, it will not be effective unless the court approves it. The court will notify you and the creditor of the hearing on your reaffirmation agreement. You must attend this hearing in bankruptcy court where the judge will review your reaffirmation agreement. The bankruptcy court must approve your reaffirmation agreement as consistent with your best interests, except that no court approval is required if your reaffirmation agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home.

You may rescind (cancel) your reaffirmation agreement at any time before the bankruptcy court enters a discharge order, or before the expiration of the 60-day period that begins on the date your reaffirmation agreement is filed with the court, whichever occurs later. To rescind (cancel) your reaffirmation agreement, you must notify the creditor that your reaffirmation agreement is rescinded (or canceled).

Frequently Asked Questions:

What are your obligations if you reaffirm the debt? A reaffirmed debt remains your personal legal obligation. It is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Otherwise, your obligations will be determined by the reaffirmation agreement which may have changed the terms of the original agreement. For example, if you are reaffirming an open end credit agreement, the creditor may be permitted by that agreement or applicable law to change the terms of that agreement in the future under certain conditions.

Are you required to enter into a reaffirmation agreement by any law? No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments you agree to make.

What if your creditor has a security interest or lien? Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage or security deed. Even if you do not reaffirm and your personal liability on the debt is discharged, because of the lien your creditor may still have the right to take the security property if you do not pay the debt or default on it. If the lien is on an item of personal property that is exempt under your State's law or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the security property, as agreed by the parties or determined by the court.

NOTE: When this disclosure refers to what a creditor "may" do, it does not use the word "may" to give the creditor specific permission. The word "may" is used to tell you what might occur if the law permits the creditor to take the action. If you have questions about your reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement reaffirming a debt. If you don't have an attorney helping you, the judge will explain the effect of your reaffirming a debt when the hearing on the reaffirmation agreement is held.

I (we) agree to reaffirm the debts arising under the credit agreement described below.

1. Brief description of credit agreement:

BRIEF DESCRIPTION OF CREDIT AGREEMENT:

Retail Installment Contract dated: December 14, 2012, with account no. ending in: 0598, and written amendments and extensions thereof entered into prior to the date the bankruptcy petition was filed.

Motor Vehicle Make/Model/Year: 2009 Toyota Camry Vehicle Identification Number: 4T1BE46K59U328719

2. Description of any changes to the credit agreement made as part of this reaffirmation agreement:
NONE.

ANY RESCISSION OF THIS REAFFIRMATION AGREEMENT MUST BE IN WRITING.
DEBTOR AGREES TO MAIL TO CREDITOR ANY NOTICE OF RESCISSION TO THE CREDITOR
AT THE FOLLOWING ADDRESS:

Bassel & Wilcox, P.L.L.C.
P.O. Box 11509
Fort Worth, TX 76110-0509

SIGNATURE(S):

Borrower:

Hilda Shirley
(Print Name)

Hilda Shirley
(Signature)

Date: 4-18-13

Co-borrower, if also reaffirming these debts:

John Shirley
(Print Name)

John Shirley
(Signature)

Date: 4-18-13

Accepted by creditor:

(address for Creditor for sending bankruptcy notice):
TD Auto Finance LLC f/k/a Chrysler Financial Services
Americas LLC
c/o Bassel & Wilcox, P.L.L.C.
P.O. Box 11509
Fort Worth, Texas 76110-0509

***The above address is not a payment address**

[Signature]
(Signature)

Stephen Wilcox, Attorney for TDAF
(Printed Name and Title of Individual Signing for Creditor)

4/19/13
Date of Creditor Acceptance

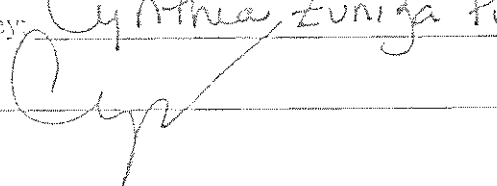
PART C: CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY).

[To be filed only if the attorney represented the debtor during the course of negotiating this agreement.]

I hereby certify that (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ *[Check box, if applicable and the creditor is not a Credit Union.]* A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Printed Name of Debtor's Attorney: Cynthia Zuniga Puig

Signature of Debtor's Attorney: 

Date: 4/18/13

PART D: DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

[Read and complete sections 1 and 2. Sign the appropriate signature line(s) and date your signature. If you complete sections 1 and 2 and your income less your monthly expenses does not leave enough to make the payments under this reaffirmation agreement, check the box at the top of page 1 indicating "Presumption of Undue Hardship." Otherwise, check the box at the top of page 1 indicating "No Presumption of Undue Hardship."]

1. I believe this reaffirmation agreement will not impose an undue hardship on my dependents or me. I can afford to make the payments on the reaffirmed debt because my monthly income (take home pay plus any other income received) is \$ 4,212.05, and my actual current monthly expenses including monthly payments on post-bankruptcy debt and other reaffirmation agreements total \$ 3,807.04, leaving \$ 405.01 to make the required payments on this reaffirmed debt.

I understand that if my income less my monthly expenses does not leave enough to make the payments, this reaffirmation agreement is presumed to be an undue hardship on me and must be reviewed by the court. However, this presumption may be overcome if I explain to the satisfaction of the court how I can afford to make the payments here:

2. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

*Signed: Hilda Philiz Date: 4-18-13
 (Debtor)

*Signed: [Signature] Date: 4-18-13
 (Joint Debtor, if any)

PART E: MOTION FOR COURT APPROVAL

[To be completed and filed only if the debtor is not represented by an attorney during the course of negotiating this agreement.]

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS

In Re: JOHN & HILDA SHIRLEY

§ Case No. 13-50718-A998-7

§ Account No. ending in 0598

MOTION FOR COURT APPROVAL OF REAFFIRMATION AGREEMENT

I (we), the debtor(s), affirm the following to be true and correct:

I am not represented by an attorney in connection with this reaffirmation agreement.

I believe this reaffirmation agreement is in my best interest based on the income and expenses I have disclosed in my Statement in Support of this reaffirmation agreement, and because (provide any additional relevant reasons the court should consider):

Therefore, I ask the court for an order approving this reaffirmation agreement under the following provisions (*check all applicable boxes*):

☐ 11 U.S.C. § 524(c)(6) (debtor is not represented by an attorney during the course of the negotiation of the reaffirmation agreement)

☐ 11 U.S.C. § 524(m) (presumption of undue hardship has arisen because monthly expenses exceed monthly income)

Signed: _____
(Debtor)

(Joint Debtor, if any)

Date: _____

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS

In Re: JOHN & HILDA SHIRLEY

§ Case No. 13-50718-A998-7

§ Account No. ending in 0598

ORDER APPROVING REAFFIRMATION AGREEMENT

The Debtor(s), John & Hilda Shirley, have filed a motion for approval of the reaffirmation agreement dated _____ made between the Debtor(s) and TD Auto Finance LLC d/b/a Chrysler Financial Services Americas LLC. The court held the hearing required by 11 U.S.C. § 524(d) on notice to the Debtor(s) and the Creditor on _____.

- COURT ORDER:
- ☐ The court grants the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
 - ☐ The court grants the debtor's motion under 11 U.S.C. § 524(k)(3) and approves the reaffirmation agreement described above.
 - ☐ The court does not disapprove the reaffirmation agreement under 11 U.S.C. § 524(m).
 - ☐ The court disapproves the reaffirmation agreement under 11 U.S.C. § 524 (m).
 - ☐ The court does not approve the reaffirmation agreement.

BY THE COURT

Date: _____

United States Bankruptcy Judge

.....

1. $EP \in \mathcal{M}_1(\mathbb{C}) \cap \mathcal{M}_2(\mathbb{C})$ and $EP \in \mathcal{M}_1(\mathbb{C}) \cap \mathcal{M}_2(\mathbb{C})$

1. When we place a dielectric material between the two parallel plates, the electric field strength decreases by a factor, called the relative permittivity, ϵ_r . The electric field strength between the plates is directly proportional to the potential difference and the separation between the plates.

$$E = \frac{V}{d}$$
2. When the dielectric is placed between the plates, the electric field strength is reduced by a factor, called the relative permittivity, ϵ_r . The electric field strength between the plates is directly proportional to the potential difference and the separation between the plates.

$$E = \frac{V}{d}$$
3. When the dielectric is placed between the plates, the electric field strength is reduced by a factor, called the relative permittivity, ϵ_r . The electric field strength between the plates is directly proportional to the potential difference and the separation between the plates.

$$E = \frac{V}{d}$$
4. When the dielectric is placed between the plates, the electric field strength is reduced by a factor, called the relative permittivity, ϵ_r . The electric field strength between the plates is directly proportional to the potential difference and the separation between the plates.

$$E = \frac{V}{d}$$
5. When the dielectric is placed between the plates, the electric field strength is reduced by a factor, called the relative permittivity, ϵ_r . The electric field strength between the plates is directly proportional to the potential difference and the separation between the plates.

$$E = \frac{V}{d}$$

[illegible]

1. Wavelength of light is the distance between two consecutive crests or troughs of a wave. It is denoted by λ .
 2. Frequency of light is the number of waves that pass a given point in a unit time. It is denoted by ν .
 3. Amplitude of light is the height of a crest or the depth of a trough from the mean position. It is denoted by A .
 4. Speed of light is the distance travelled by light in a unit time. It is denoted by c .
 5. Energy of light is the capacity to do work. It is denoted by E .
 6. Intensity of light is the power of light per unit area. It is denoted by I .
 7. Phase of light is the position of a point on a wave at a given time. It is denoted by ϕ .
 8. Period of light is the time taken for one complete cycle of a wave. It is denoted by T .
 9. Wave number is the number of waves per unit distance. It is denoted by $\bar{\nu}$.
 10. Angular frequency is the angular displacement per unit time. It is denoted by ω .
 11. Wave function is a mathematical function that describes the wave. It is denoted by ψ .
 12. Wave equation is a differential equation that describes the wave. It is denoted by $\frac{\partial^2 \psi}{\partial x^2} = -k^2 \psi$.
 13. Wave packet is a localized wave that travels with a certain velocity. It is denoted by $\psi(x,t)$.
 14. Wave packet velocity is the velocity of a wave packet. It is denoted by v_g .
 15. Group velocity is the velocity of a group of waves. It is denoted by v_g .
 16. Phase velocity is the velocity of a phase of a wave. It is denoted by v_p .
 17. Dispersion is the phenomenon of the separation of light into its constituent colors. It is denoted by $\frac{dv}{d\lambda}$.
 18. Refraction is the bending of light when it passes from one medium to another. It is denoted by n .
 19. Reflection is the bouncing back of light when it hits a surface. It is denoted by r .
 20. Scattering is the process of light being deflected in many directions. It is denoted by s .
 21. Absorption is the process of light being taken up by a medium. It is denoted by a .
 22. Emission is the process of light being given off by a medium. It is denoted by e .
 23. Transmission is the process of light passing through a medium. It is denoted by t .
 24. Scattering coefficient is a measure of the scattering of light. It is denoted by σ .
 25. Absorption coefficient is a measure of the absorption of light. It is denoted by α .
 26. Emission coefficient is a measure of the emission of light. It is denoted by ϵ .
 27. Transmission coefficient is a measure of the transmission of light. It is denoted by τ .
 28. Scattering cross-section is a measure of the scattering of light. It is denoted by σ .
 29. Absorption cross-section is a measure of the absorption of light. It is denoted by α .
 30. Emission cross-section is a measure of the emission of light. It is denoted by ϵ .
 31. Transmission cross-section is a measure of the transmission of light. It is denoted by τ .
 32. Scattering length is the distance over which the intensity of light is reduced by a factor of e . It is denoted by l_s .
 33. Absorption length is the distance over which the intensity of light is reduced by a factor of e . It is denoted by l_a .
 34. Emission length is the distance over which the intensity of light is increased by a factor of e . It is denoted by l_e .
 35. Transmission length is the distance over which the intensity of light is increased by a factor of e . It is denoted by l_t .
 36. Scattering mean free path is the average distance between two scattering events. It is denoted by λ_s .
 37. Absorption mean free path is the average distance between two absorption events. It is denoted by λ_a .
 38. Emission mean free path is the average distance between two emission events. It is denoted by λ_e .
 39. Transmission mean free path is the average distance between two transmission events. It is denoted by λ_t .
 40. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 41. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 42. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 43. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 44. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
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 46. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
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 48. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 49. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 50. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 51. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 52. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
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 55. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 56. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 57. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 58. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 59. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 60. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 61. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 62. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
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 70. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 71. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 72. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 73. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 74. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 75. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 76. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 77. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 78. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 79. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
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 81. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
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 84. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 85. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 86. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 87. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 88. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 89. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 90. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 91. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 92. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 93. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 94. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 95. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 96. Scattering optical depth is a measure of the scattering of light. It is denoted by τ_s .
 97. Absorption optical depth is a measure of the absorption of light. It is denoted by τ_a .
 98. Emission optical depth is a measure of the emission of light. It is denoted by τ_e .
 99. Transmission optical depth is a measure of the transmission of light. It is denoted by τ_t .
 100. Scattering optical depth is a measure of the scattering of light. It is denoted by $\tau_s</$

[illegible]

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[illegible]

1. The only reason I believe my actions are justified is the cause I believe in. I am not a person who is easily swayed by others.

2. I believe that the only way to achieve the goals of the cause is through the use of force. I believe that the only way to achieve the goals of the cause is through the use of force.

3. I believe that the only way to achieve the goals of the cause is through the use of force. I believe that the only way to achieve the goals of the cause is through the use of force.

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10. I believe that the only way to achieve the goals of the cause is through the use of force. I believe that the only way to achieve the goals of the cause is through the use of force.

that I do not feel that I have been able to do
 much for the cause of the colored people. I have
 been very busy with my family and have not
 been able to do much for the cause of the
 colored people. I have been very busy with
 my family and have not been able to do
 much for the cause of the colored people.

[illegible]

- 1. You should always wear your seat belt.
- 2. You should always wear your seat belt.
- 3. You should always wear your seat belt.
- 4. You should always wear your seat belt.
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- 8. You should always wear your seat belt.
- 9. You should always wear your seat belt.
- 10. You should always wear your seat belt.

[illegible][illegible][illegible][illegible][illegible][illegible]

THESE DATA ARE NOT TO BE RELEASED TO ANY OTHER AGENCIES OR INDIVIDUALS WITHOUT THE EXPRESS WRITTEN PERMISSION OF THE DIRECTOR, FBI. THE DATA ARE TO BE USED ONLY FOR THE PURPOSES OF THE BUREAU OF THE CENSUS AND ARE NOT TO BE RELEASED TO ANY OTHER AGENCIES OR INDIVIDUALS WITHOUT THE EXPRESS WRITTEN PERMISSION OF THE DIRECTOR, FBI.

From Aug. 16 to 17, 1901

Upon sale of this vehicle, the purchaser must apply for a new title within 20 working days unless the vehicle is purchased by a dealer. Until a new title is issued, the vehicle record will continue to reflect the owner's name listed on the current title. SEE BACK OF TAB FOR ADDITIONAL INFORMATION.



TD AUTO FINANCE LLC
PO BOX 997551
SACRAMENTO, CA 95899-7551

023077

DETACH HERE

VEHICLE IDENTIFICATION NUMBER 2A8HR44H4BR623955		YEAR/MODEL 2008	MAKE OF VEHICLE CHRY	BODY STYLE VN	TEXAS DEPARTMENT OF MOTOR VEHICLES 101963708
MODEL TWC	WHEEL CAPACITY 4400	WEIGHT CY8V588	TITLE DOCUMENT NUMBER 01537940765105610		DATE TITLE ISSUED 08/23/2011
PREVIOUS OWNER WORLD CAR NISSAN SAN ANTONIO TX				ODOMETER READING 37707	
OWNER HILDA SHIRLEY JOHN C. SHIRLEY 12207 AUTUMN CHERRY SAN ANTONIO, TX 78254				REMARKS ACTUAL MILEAGE	

X _____
SIGNATURE OF OWNER OR AGENT MUST BE IN BOX

UNLESS OTHERWISE AUTHORIZED BY LAW, IT IS A VIOLATION OF STATE LAW TO SIGN THE NAME OF ANOTHER PERSON ON A CERTIFICATE OF TITLE OR OTHERWISE GIVE FALSE INFORMATION ON A CERTIFICATE OF TITLE.

DATE OF LIEN: 07/23/2011
1ST LIEN-HOLDER: TD AUTO FINANCE LLC
PO BOX 997551
SACRAMENTO, CA 95899-7551

1ST LIEN RELEASED _____ DATE _____

BY _____ AUTHORIZED AGENT

DATE OF LIEN: _____ 2ND LIEN-HOLDER: _____

2ND LIEN RELEASED _____ DATE _____

BY _____ AUTHORIZED AGENT

DATE OF LIEN: _____ 3RD LIEN-HOLDER: _____

3RD LIEN RELEASED _____ DATE _____

BY _____ AUTHORIZED AGENT

IT IS HEREBY CERTIFIED THAT THE PERSON HEREIN NAMED IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE WHICH IS SUBJECT TO THE ABOVE LIENS.

RIGHTS OF SURVIVORSHIP AGREEMENT
WE, THE PERSONS WHOSE SIGNATURES APPEAR HEREON, HEREBY AGREE THAT THE OWNERSHIP OF THE VEHICLE DESCRIBED ON THIS CERTIFICATE OF TITLE SHALL FROM THIS DAY FORWARD BE HELD JOINTLY, AND IN THE EVENT OF DEATH OF ANY OF THE PERSONS NAMED IN THE AGREEMENT, THE OWNERSHIP OF THE VEHICLE SHALL REST IN THE SURVIVORS.

SIGNATURE _____ DATE _____

SIGNATURE _____ DATE _____

SIGNATURE _____ DATE _____

FORM 300 REV. 2010

DO NOT ACCEPT TITLE SHOWING ERASURE, ALTERATION, OR MUTILATION.